

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: EDWIN TORRES

§
§
§
§

Case No. 12-bk-18787

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/17/2012.
- 2) The plan was confirmed on 09/12/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/16/2016.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,007.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,764.80.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 15,621.00	
Less amount refunded to debtor(s)	\$ 1.00	
NET RECEIPTS		\$ 15,620.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,095.64	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,095.64
Attorney fees paid and disclosed by debtor(s):	\$ 1,150.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JEFFERY A FOURNIER ESQUIRE	Lgl	0.00	4,100.00	5,150.00	4,000.00	0.00
AMERICAN HONDA FINANCE	Uns	5,402.00	5,402.19	5,402.19	1,041.90	0.00
AMERICAN CREDIT ACCEPTANCE	Sec	0.00	12,613.82	0.00	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	1,557.48	1,557.48	300.38	0.00
SHELLPOINT MORTGAGE	Sec	87,150.51	9,315.06	3,741.76	3,741.76	0.00
SPRINT-NEXTEL	Uns	503.05	503.05	503.05	97.02	0.00
CAPITAL ONE BANK	Uns	1,737.00	1,736.63	1,736.63	334.93	0.00
DISCOVER FINANCIAL SVCS	Uns	1.00	640.83	640.83	123.59	0.00
ECAST SETTLEMENT CORP	Uns	0.00	813.00	813.00	156.79	0.00
INTERNAL REVENUE SERVICE	Pri	802.93	806.29	792.66	792.66	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	806.29	13.63	2.62	0.00
THE CREDIT UNION LOAN SOURCE,	Uns	10,000.00	14,640.19	14,640.19	2,823.53	0.00
PORTFOLIO RECOVERY	Uns	797.00	796.71	796.71	153.65	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	569.45	569.45	109.82	0.00
PORTFOLIO RECOVERY	Uns	688.00	687.83	687.83	132.65	0.00
CITY OF PHILA	Sec	0.00	525.01	525.01	525.01	0.00
PORTFOLIO RECOVERY	Uns	0.00	471.00	471.00	90.84	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	504.03	504.03	97.21	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERY A FOURNIER	Adm	0.00	4,000.00	0.00	0.00	0.00
AMERICAN CREDIT ACCEPT	Sec	12,591.40	NA	NA	0.00	0.00
BAC HOME LOANS SERV	Sec	79,874.00	NA	NA	0.00	0.00
PHILA MUNICIPAL COURT	Sec	2,257.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	7,665.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	559.00	NA	NA	0.00	0.00
GEGRB/SAMS	Uns	471.00	NA	NA	0.00	0.00
HSBC BANK	Uns	1.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	1,557.00	NA	NA	0.00	0.00
TNB-TARGET	Uns	1.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,741.76	\$ 3,741.76	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 525.01	\$ 525.01	\$ 0.00
TOTAL SECURED:	\$ 4,266.77	\$ 4,266.77	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 792.66	\$ 792.66	\$ 0.00
TOTAL PRIORITY:	\$ 792.66	\$ 792.66	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 28,336.02	\$ 5,464.93	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,095.64	
Disbursements to Creditors	\$ 10,524.36	
TOTAL DISBURSEMENTS:		\$ 15,620.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/13/2017

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.